

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

DUANE SOMPEL  
MARCIA SOMPEL  
Debtor(s)

Case No. 16-24446GLT

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2016.
- 2) The plan was confirmed on 02/10/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 05/11/2018.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 11/18/2021.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 67.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$74,600.00.
- 10) Amount of unsecured claims discharged without full payment: \$35,551.97.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$97,058.72
Less amount refunded to debtor	\$485.65

<b>NET RECEIPTS:</b>	<b>\$96,573.07</b>
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**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$6,450.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$4,584.16
Other	\$0.00

<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$11,034.16</b>
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Attorney fees paid and disclosed by debtor:	\$800.00
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AURORA BANK FSB++	Unsecured	0.00	NA	NA	0.00	0.00
BANK AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BUREAUS INVESTMENT GROUP POR	Unsecured	0.00	5,089.46	5,089.46	1,528.21	0.00
CAPITAL ONE NA**	Unsecured	1,019.00	974.82	974.82	292.71	0.00
CAPITAL ONE**	Unsecured	0.00	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	0.00	NA	NA	0.00	0.00
DEPARTMENT STORES NATIONAL B/A	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	8,173.00	8,173.17	8,173.17	2,454.16	0.00
DISCOVER BANK(*)	Unsecured	4,148.00	4,058.06	4,058.06	1,218.51	0.00
DISCOVER STUDENT LOANS	Unsecured	0.00	2,559.91	2,559.91	768.66	0.00
DISCOVER STUDENT LOANS	Unsecured	0.00	9,610.86	9,610.86	2,885.85	0.00
EXCELA HEALTH	Unsecured	0.00	NA	NA	0.00	0.00
FIRST DATA++	Unsecured	0.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
HYUNDAI LEASE TITLING TRUST	Priority	2,862.08	2,509.68	2,405.16	2,405.16	0.00
JPMORGAN CHASE BANK NA	Unsecured	476.00	NA	NA	0.00	0.00
KOHL'S++	Unsecured	0.00	NA	NA	0.00	0.00
MIDFIRST BANK SSB*	Secured	104,919.00	104,110.62	0.00	56,628.18	0.00
MIDFIRST BANK SSB*	Secured	0.00	1,124.90	1,124.90	1,124.90	0.00
MIDFIRST BANK SSB*	Priority	0.00	1,150.00	0.00	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	7,626.36	7,626.36	2,289.97	0.00
MIDLAND FUNDING LLC	Unsecured	3,089.00	3,126.72	3,126.72	938.86	0.00
MIDLAND FUNDING LLC	Unsecured	0.00	5,867.51	5,867.51	1,761.84	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	NA	12.78	12.78	3.84	0.00
PA DEPARTMENT OF REVENUE*	Priority	NA	373.82	373.82	373.82	0.00
PNC BANK NA	Unsecured	0.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	5,725.00	5,725.79	5,725.79	1,719.28	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,418.00	4,418.82	4,418.82	1,326.84	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	3,923.00	3,923.88	3,923.88	1,178.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,130.00	1,130.49	1,130.49	339.45	0.00
RSHK/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
S & T BANK(*)	Secured	44,747.04	38,584.75	270.06	270.06	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SST*	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
SYNCHRONY BANK++	Unsecured	0.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	0.00	NA	NA	0.00	0.00
TNB VISA	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK NA D/B/A WELI	Secured	5,402.26	5,402.26	5,402.26	5,402.26	628.13
WELLS FARGO HOME MORTGAGE	Unsecured	0.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$270.06	\$56,898.24	\$0.00
Mortgage Arrearage	\$1,124.90	\$1,124.90	\$0.00
Debt Secured by Vehicle	\$5,402.26	\$5,402.26	\$628.13
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$6,797.22</b>	<b>\$63,425.40</b>	<b>\$628.13</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,778.98	\$2,778.98	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,778.98</b>	<b>\$2,778.98</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$62,298.63</b>	<b>\$18,706.40</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration \$11,034.16  
Disbursements to Creditors \$85,538.91

**TOTAL DISBURSEMENTS :** **\$96,573.07**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/15/2022

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.